

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

ROBERT J GAINES  
JACQUELINE S GAINES  
Debtor(s)

Case No. 05-07219

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/02/2005.
- 2) The plan was confirmed on 08/12/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/12/2010.
- 5) The case was dismissed on 04/09/2010.
- 6) Number of months from filing to last payment: 55.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,700.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$13,750.64
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$13,750.64**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,700.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$626.63
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,326.63**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
A R CONCEPTS	Unsecured	352.00	NA	NA	0.00	0.00
CERTIFIED SERVICES	Unsecured	20,610.00	NA	NA	0.00	0.00
CERTIFIED SERVICES	Unsecured	1,751.00	NA	NA	0.00	0.00
CERTIFIED SERVICES	Unsecured	223.00	NA	NA	0.00	0.00
CERTIFIED SERVICES	Unsecured	445.00	NA	NA	0.00	0.00
CERTIFIED SERVICES	Unsecured	800.00	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	NA	0.23	0.23	0.00	0.00
CERTIFIED SERVICES INC	Secured	10,751.00	10,751.00	10,751.00	8,475.59	1,948.42
COMPUTER CREDIT SERVICE	Unsecured	2,709.00	NA	NA	0.00	0.00
DAVID AXELROD	Unsecured	1,000.00	NA	NA	0.00	0.00
IC SYSTEMS	Unsecured	313.00	NA	NA	0.00	0.00
JEWEL FOOD STORES	Unsecured	87.00	NA	NA	0.00	0.00
KEYNOTE CONS	Unsecured	533.00	NA	NA	0.00	0.00
NATIONAL CITY BANK	Unsecured	389.00	NA	NA	0.00	0.00
NICS	Unsecured	75.00	NA	NA	0.00	0.00
NORTH BRANCH CIRCUIT COURT	Unsecured	500.00	NA	NA	0.00	0.00
NORTHWEST COLLECTORS	Unsecured	380.00	NA	NA	0.00	0.00
SBC AMERITECH	Unsecured	158.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$10,751.00	\$8,475.59	\$1,948.42
<b>TOTAL SECURED:</b>	<b>\$10,751.00</b>	<b>\$8,475.59</b>	<b>\$1,948.42</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$0.23</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$3,326.63</u>
Disbursements to Creditors	<u>\$10,424.01</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$13,750.64</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/10/2010

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.